

**Information to identify the case:**

Debtor 1	<u>Jason Ayala</u>	Social Security number or ITIN	<b>xxx-xx-9027</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<u>Jenny M. Gomez-Ayala</u>	Social Security number or ITIN	<b>xxx-xx-5784</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>15-30961-CMG</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jason Ayala

Jenny M. Gomez-Ayala  
aka Jenny M. Gomez Duarte

2/11/16

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jason Ayala  
 Jenny M. Gomez-Ayala  
 Debtors

Case No. 15-30961-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Feb 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2016.

db #+Jason Ayala, 111-123 Bath Avenue Apt 60, Long Branch, NJ 07740-6356  
 jdb +Jenny M. Gomez-Ayala, 111-123 Bath Avenue Apt 60, Long Branch, NJ 07740-6356  
 515837843 +Alma Garay, Monmouth Probation Division, Child Support Enforcement, PO Box 1259,  
 Freehold, NJ 07728-1259  
 515837844 +Amity Associates, PO Box 123, Mount Freedom, NJ 07970-0123  
 515837845 +Anesthebest LLC, 20 Cambridge Dr A, Matawan, NJ 07747-2256  
 515837847 +Banco Popular, 85 Broad Street, New York, NY 10004-2795  
 515837850 +Cecilia Urrea, Monmouth Probation Division, Child Support Enforcement, PO Box 1259,  
 Freehold, NJ 07728-1259  
 515837851 +Child Support Enforcement, PO Box 960, Trenton, NJ 08625-0960  
 515837853 +ClearSpring Loan Services, 18451 N Dallas Parkway 100, Dallas, TX 75287-5209  
 515837855 +Con Edison, Consolidated Edison Company of New York, PO Box 138, New York, NY 10276-0138  
 515837856 +Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547  
 515837860 +Jersey Shore Neurology Associates, 1900 Corlies Av, Neptune, NJ 07753-4800  
 515837861 +Magellan Rx Pharmacy LLC, PO Box 785456, Philadelphia, PA 19178-5456  
 515837862 +Midland Funding LLC, Forster Garbus & Garbus Esqs, 7 Banta Place,  
 Hackensack, NJ 07601-5604  
 515837864 +Miraca Life Sciences, PO Box 841830, Dallas, TX 75284-1830  
 515837865 +Monmouth County Probation Dept, PO Box 1259, Freehold, NJ 07728-1259  
 515837867 +New York State, Department of Motor Vehicles, 696 East Fordham Rd, Bronx, NY 10458-5022  
 515837870 +Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985  
 515837869 +Quest Diagnostics, AMCA, PO Box 1235, Elmsford, NY 10523-0935  
 515837871 +Reproductive Science Center of NJ, 234 Industrial Way West A104, Eatontown, NJ 07724-4257  
 515837872 +Seaview Orthopaedic & Medical Associates, 1200 Eagle Av, Ocean, NJ 07712-7631  
 515837873 +Shrewsbury Diagnostic Imaging, Remex, PO Box 765, Rocky Hill, NJ 08553-0765  
 515837874 +Sprint, Convergent Outsourcing, PO Box 1022, Wixom, MI 48393-1022  
 515837877 +Toms River Ambulatory Anesthesia, PO Box 188, Little Silver, NJ 07739-0188

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: leah.bynon@usdoj.gov Feb 12 2016 00:03:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 12 2016 00:03:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Feb 12 2016 00:37:47  
 Capital One Auto Finance, PO Box 201347, Arlington, TX 76006-1347  
 515837846 +Fax: 866-513-1948 Feb 12 2016 00:05:12 Banco Popular, 7 West 51st Street,  
 New York, NY 10019-6910  
 515837848 +EDI: BANKAMER.COM Feb 11 2016 23:43:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019  
 515906444 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Feb 12 2016 00:37:40  
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 515837849 +EDI: CAPONEAUTO.COM Feb 11 2016 23:43:00 Capital One Auto Finance, PO Box 93016,  
 Long Beach, CA 90809-3016  
 515837849 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Feb 12 2016 00:04:55  
 Capital One Auto Finance, PO Box 93016, Long Beach, CA 90809-3016  
 515837852 +EDI: CITICORP.COM Feb 11 2016 23:43:00 Citibank, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 515837854 +EDI: WFNBN.COM Feb 11 2016 23:43:00 Comenity Capital DVDSBR, PO Box 182120,  
 Columbus, OH 43218-2120  
 515837858 +EDI: IRS.COM Feb 11 2016 23:43:00 Internal Revenue Service,  
 Special Procedures Bankruptcy Section, PO Box 7346, Philadelphia, PA 19101-7346  
 515837859 +E-mail/Text: ebnsterling@weltman.com Feb 12 2016 00:03:40 Jared Galleria of Jewelry,  
 PO Box 740425, Cincinnati, OH 45274-0425  
 515837863 +EDI: MID8.COM Feb 11 2016 23:43:00 Midland Funding LLC, 8875 Aero Dr 200,  
 San Diego, CA 92123-2255  
 515837866 +EDI: NAVIENTFKASMSERV.COM Feb 11 2016 23:43:00 Navient, PO Box 9640,  
 Wilkes Barre, PA 18773-9640  
 515837868 +EDI: PRA.COM Feb 11 2016 23:43:00 Portfolio Recovery Associates, PO Box 12914,  
 Norfolk, VA 23541  
 515837875 +EDI: NEXTEL.COM Feb 11 2016 23:43:00 Sprint, PO Box 4191, Carol Stream, IL 60197  
 515837876 +E-mail/Text: ebnsterling@weltman.com Feb 12 2016 00:03:41 Sterling Inc, 375 Ghent Rd,  
 Fairlawn, OH 44333-4600  
 515837878 +E-mail/Text: bankruptcydepartment@tsico.com Feb 12 2016 00:04:47 Transworld Sys Inc,  
 PO Box 17205, Wilmington, DE 19850-7205

TOTAL: 18

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 41

Date Rcvd: Feb 11, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515837857\* +Enhanced Recovery Corp, PO Box 57547, Jacksonville, FL 32241-7547

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 13, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2016 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com  
Joseph I. Windman on behalf of Joint Debtor Jenny M. Gomez-Ayala jwindman@aol.com  
Joseph I. Windman on behalf of Debtor Jason Ayala jwindman@aol.com

TOTAL: 3